

**BRERETON & RAVENHILL  
PARISH COUNCIL**

Parish Hall, Ravenhill Park, Main Road, Brereton, Rugeley, WS15 1DU

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**RISK  
MANAGEMENT  
&  
ASSESSMENT  
POLICY**

Review Month	Month Reviewed	Date Revised	Changes Made	Date Adopted
				21.03.24
MAY 2024	JUNE 2024	JULY 2024	Addition of 54.	05.09.24
JULY 2025				

## **Introduction**

Brereton and Ravenhill Parish Council (BRPC) is committed to identifying and managing risks, using the following guidelines to ensure that risks are maintained at an acceptable level. Any action that is felt necessary will be taken by BRPC or reported to the relevant authority.

The aim of these Guidelines is to protect BRPC's ability to deliver its vision and to serve and respond to the needs of the community through meeting its corporate objectives.

BRPC recognises its responsibility to manage risk effectively in order to protect employees, councillors, assets, liabilities and the community against potential losses and minimise uncertainty in achieving its vision and objectives.

These Guidelines are an integral part of BRPC's governance and management processes and sets a proactive framework to identify, prioritise and manage risks that could negatively impact upon delivery of the Council's vision and objectives.

BRPC will manage risk in accordance with best practice and legislative requirements to minimise loss, disruption, injury and damage and inform policy and operational decisions by identifying risks and their likely impact.

## **What is Risk Management**

Risk is an uncertain event or condition that, if it occurs, will have an effect on the achievements of an authority's objectives. Risk management is the process whereby BRPC methodically addresses the risks associated with what they do and the services which they provide. The focus of risk management is to identify what can go wrong and take proportionate steps to avoid this or successfully manage the consequences. Good risk management allows stakeholders to have increased confidence in BRPC's corporate governance arrangements and its ability to deliver its priorities. Risk Management is not just about financial management; it is about protecting the achievements of objectives set by BRPC to deliver high quality public services. The failure to manage risks effectively can be expensive in terms of litigation and reputation and can impact on the ability to achieve desired outcomes. BRPC generally and members individually are responsible for risk management" (*Joint Panel on Accountability and Governance page 45 2020*).

## **The Parish Council faces the following risks:**

- Strategic risks as a result of poor decision making or poor implementation which could result in long term adverse impact (reputational damage, loss of public confidence, Government intervention).
- Compliance risk as a result of failing to comply with legislation (e.g. health and safety or employment law), procedures (*e.g. Governance and Accountability for Smaller Authorities in England 2020, Government's Investment Guidance 2018*) or lack of documentation to prove compliance (e.g. legionella testing, fire risk assessments etc.) which could result in prosecution, judicial reviews, employment tribunals or an inability to enforce contracts.
- Financial risk as a result of fraud and corruption, waste and bad debt which could result in additional audit investigation, public objections to accounts, reduced service delivery, depletion of Council reserves and increased precept requirements.
- Operational risk resulting in the failure to deliver services due to malfunctioning of damaged equipment or property, hazards to staff/public which could result in insurance claims, higher insurance premiums and lengthy recovery processes.

Not all these risks are insurable and for some the premiums may not be cost effective. Even where insurance is available, a monetary consideration might not be an adequate recompense.

The emphasis should always be on eliminating or reducing risk before costly steps to transfer risk to another party are considered.

*Regulation 4 of the Accounts and Audit Regulations 2015* require BRPC to establish and maintain a systematic strategy, framework and process for managing risk. Risks and their control are collated in the BRPC Risk Management & Assessment Register.

This process is an integral part of the best value process, demonstrating continuous service improvement by managing operational and strategic risks. New projects or changes to services will include risks identification and the measures to eliminate or control risks will be documented in reports to BRPC and its committees where appropriate.

BRPC will also continue to enter into a number of partnerships with organisations from the public, private, voluntary and community sectors where necessary. Part of the process of setting up future partnerships will be to ensure that all relevant risks are identified and that appropriate control mechanisms are built into the management arrangements for the partnership.

## **Risk Management process**

### **1. Risk Identification**

Identifying and understanding the hazards and risks facing BRPC is crucial if informed decisions are to be made about policy or service delivery methods. The risks associated with these decisions can then be effectively managed. All risks identified will be recorded in the BRPC Risk Management & Assessment Register.

In order to manage risk, BRPC needs to know what risks it faces. Identifying risks is therefore the first step in the risk management process. Below is a risk of our typical categories of risk and what we currently have in place.

- a. **Financial** – Loss of money through theft or dishonesty – BRPC currently ensures that they hold the very minimum amount of money. The Parish Council currently receives income from hall lettings and allotment tenancy.
- b. **Security** - Protection of physical assets e.g., buildings, furniture, and equipment - All current physical assets owned by BRPC are insured with Zurich Municipal and a log of all assets is kept on a comprehensive Asset Register within the BRPC Scribe accounting software.
- c. **Property** – Risk of damage to the Parish Hall – BRPC Council holds Buildings Insurance (through Cannock Chase District Council CCDC) against the Parish Hall Building of Full Rebuilding costs. BRPC holds other comprehensive insurance with Zurich Municipal for all assets such as equipment, street furniture, office equipment etc.
- d. **Legal** – Breaking the law or being sued – BRPC holds cover for Employer’s Liability Insurance with Zurich Municipal is in excess of £5,000,000 and for Public Liability for £10,000,000.
- e. **IT - Failure of IT systems or misuse.** BRPC is considering whether a Destruction and Retention Policy should be in place. This is ongoing
- f. **Reputational** – action taken could harm the authority’s public reputation – BRPC holds cover against Libel and Slander and other legal expenses as detailed in the Zurich Municipal insurance schedule of £250,000.

### **2. Risk Analysis**

Once the key risks have been identified, the next step is to systematically and accurately assess the potential consequences of the risk occurring (impact). Analysis should make full use of any available data on the potential frequency of events and their consequences; how likely this is (likelihood). If a risk is seen to be unacceptable, then steps should be taken to control or respond to the risk.

The assessment of potential impact and likelihood need not be any more complex than assigning each risk as either high, medium or low priority. BRPC's current Risk Assessment enables the Parish Council to decide which risks it should pay most attention to when considering what measures to take to manage them.

### 3. Risk Prioritisation

An assessment should be undertaken on the impact and likelihood of risks occurring, with impact and likelihood being graded high, medium and low on our Risk Assessment. This should be reviewed regularly but at least yearly.

### 4. Risk Control

Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action will be required to reduce the risk to an acceptable level.

Risk is unavoidable, and BRPC where possible should take action to manage risk in a way which it can justify to a level which is tolerable. The response to risk, which is initiated within the organisation, is called 'internal control' and may involve one or more of the following standard responses:

- **Tolerate the risk** - for risks where the downside is containable with appropriate contingency plans; for some where the possible controls cannot be justified (e.g. because they would be disproportionate); and for unavoidable risks, e.g. terrorism.
- **Treat the risk** - a common response which can mean imposing controls so that the organisation can continue to operate; or setting up prevention techniques.
- **Transfer the risk** - buying in a service from a specialist external body or taking out insurance. Some risks cannot be transferred, especially reputational risk.
- **Terminate the activity giving rise to the risk** - it may be best to stop (or not to start) activities which involve intolerable risks or those where no response can bring the risk to a tolerable level.

Areas where there may be scope to use insurance to help manage risk include the following:

- The protection of physical assets owned by the authority - buildings, furniture, equipment, etc. (loss or damage).
- The risk of damage to third party property or individuals as a consequence of the authority providing services or amenities to the public (public liability).
- The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss).
- Loss of cash through theft or dishonesty (fidelity guarantee).
- Legal liability as a consequence of asset ownership (public liability).

The limited nature of internal resources in BRPC sometimes means that we may buy services in from specialist external bodies. Areas where there may be scope to work with others to help manage risk include the following:

- Security for vulnerable buildings, amenities or equipment.
- Maintenance for vulnerable buildings, amenities or equipment.
- The provision of services being carried out under agency/partnership agreements with principal authorities.
- Banking arrangements, including borrowing or lending.
- Ad hoc provision of amenities/ facilities for events to local community groups.

- Vehicle or equipment lease or hire.
- Professional services (planning, architects, accountancy, payroll design, etc.).

## 5. Risk monitoring

The risk management process does not finish with putting any risk control procedures in place. The effectiveness in controlling risk must be monitored and reviewed. It is also important to assess whether the nature of any risk has changed over time.

The information generated from applying the Risk Management & Assessment Process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgements on the nature and extent of insurance cover and the balance to be reached between self-insurance and external protection.

## 6. Roles and Responsibilities

Councillors play a key role in leading and monitoring this strategy, including:

- Approval of the Risk Management & Assessment Policy.
- Analysis of key risks in current and future projects and services consideration, and if appropriate, endorsement of the annual Statement of Internal Control.
- Assessment of risks whilst setting the budget, including any bids for resources to tackle specific issues or as identified *via the possible implementation of a BRPC Strategic Plan and Project Tracker* overseen by the Finance, Asset & Risk Committee.

The Clerk/Responsible Financial Officer supports, advises, and implements policies approved by BRPC. In relation to risk management the Clerk/RFO should:

- Provide advice as to the legality of policy and service delivery choices (including new/revised legislation).
- Provide advice on the implications for service areas of the BRPC's corporate aims and objectives.
- Implements policies and procedures on risk management and internal control.
- Provide advice on any human resource issues relating to strategic policy options or the risks associated with operational decisions and assist in handling cases of work related to illness or injury.
- Advise on any health and safety implications of the chosen or proposed arrangements for service delivery.
- Assess and implement the Parish Council's insurance requirements and assist in processing any litigation claims.
- Assess the financial implications of strategic policy options.
- Provide assistance and advice on budgetary planning and control.
- Ensure that Parish Council's Financial Regulations and finance administration allows effective budgetary control; and
- Effectively manage BRPC's investment and loan portfolio where applicable.

## 7. Internal Auditor

The internal auditor provides an important scrutiny role by carrying out audits to provide independent assurance to the Parish Council, that clarify the necessary risk management systems are in place and all significant business risks are being managed effectively. The internal audit process assists BRPC in identifying both its financial and operational risks and assists in developing and implementing proper arrangements to manage them, including

adequate and effective systems of internal control to reduce or eliminate the likelihood of errors or fraud. Internal audit reports, and any recommendations contained within, help to shape BRPC's internal controls.

In addition, BRPC should consider the following list of the key systems and processes they can ask the internal audit to review from time to time as part of its work:

- proper book-keeping including the cash book.
- standing orders and financial regulations.
- payment controls.
- income controls.
- budgetary controls.
- payroll controls.
- asset control.
- bank reconciliations.
- year-end procedure.
- risk management arrangements.

This is not an exhaustive list, so BRPC if required should agree a specific programme of work with its internal audit.

BRPC note that it is not part of the internal audit's responsibility to review or 'sign off' the completed Annual Governance and Accountability Return. Internal audit report(s) should inform the authority's responses to Assertions 2 and 6 in the annual governance statement. Internal audit reports should therefore be made available to support and inform members considering the authority's approval of the annual governance statement.

## **8. Training**

Risk Management training can be provided to councillors and staff through a variety of mediums. The aim will be to ensure that both councillors and staff have the skills necessary to identify, evaluate and control the risks associated with the services they provide.

BRPC will promote an environment within which individuals/groups are encouraged to report adverse incidents promptly and openly.

This Risk Management & Assessment Policy will be reviewed on a regular basis as part of BRPC's continuing review of its Policy Documents, Standing Orders and Financial Regulations.

# RISK MANAGEMENT & ASSESSMENT POLICY

***“The greatest risk facing a local authority is not being able to deliver the activity or services expected of the Council.”***

Risk assessment is a systematic general examination of working conditions, workplace activities and environmental factors that will enables BRPC to identify any and all potential risks inherent in the place or practices. Based on a recorded assessment BRPC should then take all practical and necessary steps to reduce or eliminate the risks, insofar as is practically possible. Making sure that all employees are made aware of the results of the risk assessment.

This grid has been produced to enable BRPC to assess the risks that it faces and satisfy itself that it has taken adequate steps to minimise them. In conducting this exercise, the following plan was followed:

- Identify the areas to be reviewed.
- Identify what the risk may be.
- Evaluate the management and control of the risk and record all findings.
- Review, assess and revise if required.

FINANCIAL MANAGEMENT					
	Subject	Risk(s) identified	Impact	Management/Control of Risk	Review/Assess/Revise
1	Business continuity	Risk of Council not being able to continue its business due to an unexpected or tragic circumstance.	L	All paper files and recent records are kept inside a locked Parish hall, monitored by a CCTV system in the locked Parish Hall office. All electronic files which deal with confidential matters i.e. financial are on the password protected council’s desktop computer which is in the locked parish council office. The council has use of three laptop computers which are for everyday working documents. The Parish Council (BRPC) members and staff are now using Google Drive which automatically backs up all files to the cloud. All councillors share information on the shared drive.	Existing procedures adequate.
2	Precept	1.Adequacy of precept 2.Requirements not submitted to Cannock Chase DC 3.An amount not received by The Parish Council (BRPC). The Council needs to have adequate reserves to deal with an emergency.	L/M	1.The Council reviews the Precept requirement annually at the December meeting and reviews the presented budget update information, including actual position and projected position to year end and estimated figures for the next financial year. With this information, the Council agrees the precept amount to be requested from Cannock Chase DC. 2. This figure is submitted by the Clerk in writing to CCDC after Full Council approval in January. The Clerk informs Council when the half of the Precept is received (approximately in April time). 3. The Council Earmarks between 3 – 6 months Reserves in case the Precept is late arriving.	Existing procedure adequate.

FINANCIAL MANAGEMENT					
	Subject	Risk(s) identified	Impact	Management/Control of Risk	Review/Assess/Revise
3	Financial records	Inadequate records Financial irregularities Failure to comply with legislation	M	The Council has Financial Regulations that set out requirements and expectations. The Council has appointed an independent internal audit to review processes.	Previous procedures have not been adequate, and the new council have invested in an accountancy software package to overcome this. There is also an ongoing review of the Financial Regulations.
4	Bank and banking	Inadequate checks Bank mistakes Loss Charges	L	The Council has initiated Financial Regulations that set out the requirements for banking, cheques and reconciliation of accounts. The bank may make occasional errors in processing cheques which are discovered when the RFO reconciles the bank accounts and when the statements arrive. The RFO reviews the Council's banking arrangements regularly. The RFO has electronic access view of the Council Bank statements etc.	Existing procedure adequate. Ongoing review of the Financial Regulations necessary and bank signatory list, when necessary, especially after an AGM and an election. Monitor the bank statements monthly.
5	Cash	Loss through theft or dishonesty	L	The Council handles the bare minimum amount of cash. The Council has Financial Regulations that set out the requirements. The Council's insurance policy has a (Zurich Municipal Insurance) Guarantee. Finance is a standing item on Council agenda including reports and access to bank statements. The RFO has electronic access, view Council Bank statements etc.	Existing procedure adequate. Review the Financial Regulations when necessary. Ensure Zurich Municipal Insurance is adequate.
6	Direct costs Overhead expenses Debts	Goods not supplied but billed. Incorrect invoicing. Cheque payable - incorrect Loss of stock Unpaid invoices	L	The Council has Financial Regulations that set out the requirements. The BRPC created a Finance Committee in February 2024. At each subsequent monthly Finance meeting, the list of invoices awaiting approval is approved. The Council has minimal stocks; these are checked and monitored by the RFO. Unpaid invoices to the Council are pursued, and progress reported to Council. The Parish Council does not currently have any lease or rental agreements.	Existing procedure adequate. Review the Financial Regulations when necessary.
7	Grants and support - payable	Power to pay. Authorisation of Parish Council to pay. Receipt of Grants Allocating Grants	L	The council have invested in an accountancy software package which monitors the spending of the grant in accordance with the grant-giver's regulations. This is monitored by the Finance Committee. All such expenditure after February 2024 will go through the required Council process of approval, minuted and listed accordingly if a payment is made using the S137 power of expenditure.	Existing procedure is to be followed by all Councillors. Parish Councillors request a copy of S137 rules if required.
8	Best value Accountability	Work awarded incorrectly. Overspend on services.	L	As per Financial Regulations, normal Parish Council practice would be to seek, more than one quotation for any substantial work required to be undertaken or goods. (between £500 - £3000) For major contract services, formal competitive tenders would be sought. If a problem is encountered with a contract the RFO would investigate the situation, check the quotation/tender and report to the Council.	Existing procedure adequate. Review Financial Regulations regularly.



FINANCIAL MANAGEMENT					
	Subject	Risk(s) identified	Impact	Management/Control of Risk	Review/Assess/Revise
9	Election costs	Risk of an election cost	L	The risk is higher in an election year. There are no measures which can be adopted to minimise the risk of having an election as this is a legal requirement democratic process. Sufficient reserves in place to cover this.	Existing procedure adequate. Financial resources highlighted in case a vacancy election is needed.
10	VAT	Re-claiming/charging	L	The Council has Financial Regulations that set out the requirements.	Existing procedure actioned by the RFO.
11	Annual return	Submit within time limits	L	Annual Return is completed and signed by the Council, submitted to the internal auditor for completion and signing then checked and sent on to the External Auditor within the time limit. Regular reports to Council on timescales and requirements.	Existing procedures adequate.
12	Legal powers	Illegal activity or payments Failure to operate in openness and accountability Failure to comply with Statutory obligations.	L	Standing Orders put before council and reviewed regularly. All activity and payments within the powers of the Parish Council to be resolved at full Council Meetings, including reference to the power used under the Finance section of agenda and Finance report monthly. Members of registered bodies as a reference source. Subscribe to NALC and SPCA updates.	Existing procedures adequate. All activities and payments recorded and minuted.
13	Council records - paper	Loss of document audit trail through: Incomplete Financial Records Loss of Cheque Book Theft Fire Damage	L/M	Records are stored at the Parish Hall. Digital records are kept in the cloud via Google Drive. All electronic files which deal with confidential matters i.e. financial are on the password protected council's desktop computer which is in the locked parish council office. The council has use of three laptop computers which are for everyday working documents. The Cheque Books and Bank Cards are securely kept in the locked Parish Office. Records include historical correspondences, minutes, insurance and bank records are kept in a filing cabinet in the locked Parish Office.	Damage (apart from fire) and theft is unlikely and so provide adequate peace of mind. Deeds/leases copied and deposited off-site. Consider purchase of fireproof cabinet although majority of documents are in the cloud.
14	Council records - electronic	Loss through: Theft, fire, damage Corruption of computer	L/M	The Parish Council's electronic records are printed and stored at the Parish Hall. Digital records are kept in the cloud via Google Drive. All electronic files which deal with confidential matters i.e. financial are on the password protected council's desktop computer which is in the locked parish council office. The council has use of three laptop computers which are for everyday working documents. Backups of the files are saved on Google Drive.	Existing procedure adequate. Examine the use of shared drives to backup electronic files which are then kept by nominated councillors.
15	Insurance	Adequacy Cost Compliance (Zurich Municipal Insurance)	L/M	An annual review is undertaken (before the time of the policy renewal) of all insurance arrangements in place. Ensure compliance measures are in place. Ensure (Zurich Municipal Insurance) checks are in place and all assets' values are 'index linked.	Existing procedure adequate. Review insurance provision annually. Review of compliance.
16	Data protection	Policy Provision	L	The Council is not registered with the Data Protection Agency and does not hold information that requires it to be done so. The council has a named DPO.	The Council review on an annual basis if required to register with the Data Protection Agency.
17	Reporting / Auditing	Information communication Compliance	L/M	A monitoring statement is to be produced monthly. This statement would include, bank reconciliation, budget update, and a breakdown of receipts and payments balanced against the bank. The Council has decided that it would welcome being biannual internally audited to comply with the advice from their Internal Auditors. Council has an internal auditor who assists the Council in ensuring that controls are properly exercised. The Council's accounts are audited annually by external auditors.	Existing communication procedures are now improving with the new Parish Council. The Council annually appoints an Internal Auditor to advise the RFO and nominated Finance Committee councillors.

<b>FINANCIAL MANAGEMENT</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
18	Cheques	Cheques Possible theft. Bank Accounts Bank mistakes Loss Charges Loss or inability to access accounts through Bank failure.	L	All cheques must be signed by two from four named authorised signatories. HSBC Bank hold the relevant information relating to the authorised signatories. Clerk does not have authority to sign cheques. The Parish Council has two banking accounts but presently one of the accounts is sub-divided into two.	Existing procedures considered adequate however the Council is presently discussing arrangements to improve the process further.
19	Payments	Incorrect invoicing. Incorrect Payments. Late Payments. Expenses incorrectly claimed. Data protection breach. Theft or dishonesty	L	Financial Loss due to settlement of double or false invoices. The RFO to ensure accuracy of work with monthly payment list. Ensure banking statements and cashbook are kept regularly up to date with council to accept financial reports monthly. Dual signatory on all cheques.	Existing procedures considered adequate
20	Budgeting	Inadequate Precept does not deliver.	M	RFO and Financial Chair/Committee are to take responsibility to produce an effective annual budget to ensure against financial loss. Review of all services provided not to have impact on reserves. Budget brought to council and agreed yearly.	Existing procedures considered adequate
21	Standing Orders	Failure to comply with Statutory Obligations fairly to operate with openness and accountability. Suffer loss or reputation or legal challenge. Council unable to deliver services.	L	Standing Orders are put before council, approved and regularly reviewed. The council is quorate, and all decisions are made after due consideration in the best interests of its residents. To comply with current legislation and acts in a professional manner. Standing orders are placed on the council website and are available for Public Inspection at any time.	Existing procedure adequate.
22	Formally Adopted Financial Standing Orders	Financial regulations align with current legislation. Work awarded incorrectly. Overspend on services. Unauthorised spend. Adverse Cash Flow Procurement process fails. Failure to meet budget. Inappropriate Use of public money. Loss from 3rd party damage on assets.	L/M	Council acts legally. Estimates quotations obtained where possible in accordance with Financial Regulations. Council to deliver best value (more than one quotation for any substantial work to be undertaken (£500 - £3000)). Formally minute to commit to expenditure. For major work competitive tenders would be sought. If problems encountered with a contract the Clerk/RFO would investigate the situation and report to the Council. To ensure the contractors are insured. To ensure contracts are not taken on for services with no supporting funds making correct financial decisions. To ensure the council reserves are not depleted below recommended level. Internal Audit.	Existing procedure adequate. Included in Financial regulations.
23	Internal Audit	Compliance	M/H	Council has an internal auditor who assists the Council in ensuring that controls are properly exercised. The Council's accounts are audited annually by external auditors. The new Council are very aware of the financial failings of the previous Council in following the guidelines. It has invested in a financial software package and the RFO has undergone specific financial training.	Previous procedures were not adequate but improved procedures are now in place.

<b>LIABILITY</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
24	Legal Powers	Illegal activity or payments	L	All activity and payments made within the powers of the Parish Council and to be resolved and clearly minuted.	Existing procedure adequate.
25	Minutes Agendas Notices Statutory documents	Accuracy and legality Business conduct	L	Minutes and agendas are produced with the prescribed method by the Clerk and adhere to the legal requirements. Minutes are approved and signed at the next Council meeting. Minutes and agenda are displayed on the council website and notice boards according to the legal requirements. Business conducted at Council meetings managed by the Chair.	Existing procedure adequate. Guidance/training to Chair should be given (if required). Members to adhere to the Code of Conduct.
26	Public Liability	Risk of third party, property or individuals	L	Insurance is in place. Risk assessments annually carried out to comply with the requirements.	Existing procedures adequate. Ensure risk assessments are carried out. <i>December Agenda item.</i>
27	Employer Liability	Non-compliance with employment law	L	Undertake adequate training and seek advice from the Cannock Chase District Council and Staffordshire Parish Council Association.	Existing procedures adequate.
28	Legal Liability	Legality of activities Proper and timely reporting via Minutes Proper document control	L	Clerk to clarify legal position on proposals and to seek advice if necessary. Council always receives and approves Minutes of monthly meetings. <i>Retention of documents policy in place.</i>	Existing procedures adequate.
29	Litigation	Potential risk of legal action being taken against the Council	M	Public liability insurance covers general personal injury claims where the Council is found to be at fault, but not spurious or frivolous claims - these cannot be insured against. Insurance is discussed and minuted well in advance of all active policies needing renewal.	Insurance is adequate for requirements but there is still risk of other claims. <i>January Agenda item.</i>
30	Ticketed Activities	Risk of financial loss Failure to meet statutory requirement re non-political content. Television viewing Alcohol consumption on the premises Playing of music	M	Activities previously held, such as Jubilee celebrations, have been financed by advance ticket sales and/or donations prior to events thus reducing the risk of financial loss to BRPC. If finance is not secured in advance there may be some financial risk which would need to be covered by the council's reserves The Parish Council does not permit the use of televisions to display 'real-time' programmes, as it has no television license. Alcohol is only permitted to be consumed when The Miners (Licensed) is employed to take charge of the bar using the 'Tens' temporary licence from CCDC. Their staff manage and run the bar using the licensees' own alcohol licence. <i>The council are urgently in the process of purchasing a 'PRS for Music' Royalty Tariff.</i>	Existing procedure adequate.
31	Insurance	Adequacy Cost Compliance. Council sued for injuries sustained by members of public.	M	An annual review is undertaken of all insurance arrangements. Employers and Employee liabilities is a necessity and covered within policies. Ensure compliance measures are in place. All events are properly supervised as possible. First Aid Facilities supplied. Defibrillator available.	Existing procedure adequate. Insurance reviewed annually.

COUNCILLORS PROPRIETY					
	Subject	Risk(s) identified	Impact	Management/Control of Risk	Review/Assess/Revise
32	Members interests	Conflict of interests. Register of members interests. Failure to operate in fairness and accountability. In breach of required standards of public life.	L	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed annually by Councillors, or when their circumstances change whichever is the sooner. Code of Conduct Scheme in place which members are signatories to.	Existing procedure adequate. Members take responsibility to update register through Clerk. <i>July Agenda item</i>
WEBSITE/FACEBOOK					
	Subject	Risk(s) identified	Impact	Management/Control of Risk	Review/Assess/Revise
33	Website	Virus Attacks or malicious hackers. Parish Council host provider server unable to support. Out of date product. Mislead or inaccurate statements. Publication of personal data without prior consent that infringes data protection regulations No social connectivity. Unable to read. Accessibility failure. Apply new government legislation.	L	Achieve an affordable solution for a new website fit for purpose. Accessibility will be paramount as updated rules apply from September 2020. Encryption and Protection in website security and reliability is the remit of the Supplier (Staffordshire Support Services). Building a new website with the Parish Council having full control of the layout and content. Possible use of Google Analytics to identify website usage. To ensure the links provided by our website are to valid reputable sites. Ensure all contributors are aware of requirement. Insurance cover in place.	Contract with Staffordshire Support Services. Full Compliance. Website host secure.  Existing procedure is adequate. The parish council were considering a possible change in hosting provider but <b>present</b> support and performance has been outstanding.
34	Freedom of Information	Policy Provision Failure to comply with statutory obligations.	L	The Council releases all information on demand. The council has a Data Protection Officer and is in the process of organising training on a national course. All documents written by the Parish Council, including all Statutory documents, are available free of charge to download from the Parish Council's website. The Parish Council is aware that if a substantial request came in it could create several additional hours work. If this occurs an 'at cost' fee will be charged for time and photocopying services. A copy of our Standing Orders and Financial Regulations are available for public inspection to read within the Parish Hall and is placed on the council website.	Existing procedure adequate.
35	Facebook	Posts may include statements or comments which may be deemed to be malicious, scandalous, obscene, rude or possibly libellous.	M/L	A very robust and extensive disclaimer statement is displayed on site. The opening page has an extremely detailed explanation of the 8 rules that must be followed when posting on the site. Postings are checked on a regular basis. BRPC check content for compliance regularly and is aware of what is appropriate content and will not post any content which is deemed to break any of those rules.	BRPC continue to be vigilant and an update to inform all Councillors is placed on Google Chat or group What's App messaging for all Members. Existing procedure adequate.
	What's App	Posts may include statements or comments which may be deemed to be malicious, scandalous, obscene, rude or possibly libellous.	M/L	<i>Adhere to the Communication and Social Media Policy.</i> <i>All staff/volunteers need to adhere to the code of conduct stated during their induction training.</i>	Existing procedure adequate.

<b>SAFEGUARDING</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
36	Infectious / Contagious Disease(s)	<p>Risk of Parish Council meetings spreading infection – there is a risk if the Parish Council continued to meet face to face in public meetings that Councillors and the public would be put at risk of infection because social distancing guidance could not be followed.</p> <p>Risk of Parish Council owned facilities contributing to spread of infection. There is a risk that the Parish Hall hiring groups and users of the Play Area and Tennis Court could contribute to the spread of infection due to the proximity of users and frequently touched surfaces.</p>	H	<p>Parish Council meetings moved to virtual environment until further notice adopting standard national guidance and amendments to Standing Orders.</p> <p>The risk would be mitigated by the closing of the play park by the District Council whilst the Parish Council would close the Parish Hall for all hirers, the café and Council meetings.</p>	As and when Government Guidance requires.
<b>PHYSICAL ASSETS AND PLACES</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
37	Assets	Loss or Damage Risk/damage to third party(ies)/property	L	<p>An asset register is kept up to date, and insurance is held at the appropriate level for all items. Annual checks and risk assessment made by the Parish Council, Caretaker, RFO or Clerk. Emergency arrangements in place, including reporting of incidents.</p> <p>Provision for replacements and repairs as necessary are budgeted for.</p>	<p>Existing procedure adequate.</p> <p>Review insurance requirements annually.</p> <p>Future inspection reports will be presented to the Full Council and minuted.</p>
38	Noticeboards	Risk/damage/injury to third parties Roadside safety positioning	L	<p>The Council has 15 notice boards sited around the Parish. There is, insurance cover, and inspected regularly by the Councillors - any repairs/maintenance requirements brought to the attention of the Parish Council. The key(s) are kept in the locked Parish Hall Office.</p>	Existing procedure adequate.
39	Parish Hall	Loss or Damage Risk/damage to third party(ies)/property	L	<p>All Assets owned by the Parish Council are annually reviewed. This review is undertaken for insurance provision, storage and maintenance provisions.</p> <p>All play equipment stored inside the Parish Hall by the hirers is inspected regularly by them.</p> <p>All items of property are covered by insurance. Provision for replacements and repairs as necessary are budgeted for. ( 62 Parish Hall Replacement) Regular inspections by caretaker and staff. If needed maintenance and repairs carried out by contractors.</p> <p>All repairs/replacements and relevant expenditure are authorised in accordance with Parish Council procedures. Incidents including acts of vandalism reported to the police when appropriate.</p> <p>Users of Hall made aware of the arrangements when completing the hiring documentation.</p>	<p>Existing procedure adequate.</p> <p>The Asset Register is reviewed and updated annually prior to the Annual Audit.</p> <p>Annual checking of their understanding of the contracts.</p> <p>Regular inspection of the facilities and resources used and available within the Parish Hall.</p>

40	Maintenance	Poor performance of assets or amenities. Risk to the public. Poor Housekeeping. Damage due to Vandalism. Tripping, falling incurring injury. Inflict injury on members of public whilst working. Risk to third parties.	L	All assets owned by the Parish Council are regularly reviewed, inspected and maintained. All repairs and relevant expenditure for any repair is actioned / authorised quickly in accordance with the correct procedures of the Parish Council. All assets are insured and reviewed annually. BRPC evaluate and help to ensure that there is adequate fenced-off safe space between the public and contractors whilst working. The Parish Council have no responsibilities for St Michael's Churchyard or Stile Cop Cemetery.	Existing procedure adequate.
41	Bus Shelters and Benches	Risk of accidental or deliberate damage/ injury to third parties.  Loss/Damage Inadequate Insurance Cover Public Liability Personal Injury	M	The Parish Council is responsible for a bench and 10 (+2) bus shelters (covered by insurance). Regular visual inspections undertaken, and any reports of damage or faults are reported to the Parish Council and repairs are carried out quickly when problem identified. (In accordance with the correct procedures of the Council Reviewed when cutting grass and undergrowth. Property damage and Public and Products Liability cover included in the Parish Council insurance policy which is reviewed annually. Risks to the public are minimised wherever possible.	Review regularly Existing procedures adequate
42	Land and Open Spaces Common Land	Security of Deeds of Ownership. Inadequate Insurance Cover for Public Liability Personal Injury	L	<i>Issue a disclaimer posted on signs clearly shown on the entrances to the Common Land, is responsible and advised.</i>	Existing procedures are as adequate as the Parish Council can make them. Entrance to common land is too numerous to signpost.
<b>PEOPLE (PARISHIONERS, COUNCILLORS, CONTRACTORS AND STAFF)</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
43	Salaries and associated costs.	Salary paid incorrectly. Wrong deductions of NI or Tax Unpaid Tax & NI contributions to HMRC	L	The Parish Council authorises the appointment of all employees at Council meetings and has a contract of employment. Salary rates are assessed annually by the Council and based on agreed NJC rates.	Existing system generally adequate. RFO proves that Tax and NI have been paid
44	Clerk/Other workers (voluntary/casual)	Loss of Clerk Long term illness of the Caretaker Actions are undertaken Health & Safety  Possible Redundancy Payment	H	A contingency arrangement is to be investigated and if possible actioned to cover an unexpected loss of clerk, support is also sought from CCDC and SPCA. <i>A specific Earmarked Reserve or budget stream has been allocated to meet this challenge.</i> The new Clerk will be provided with relevant training, reference books, access to assistance and legal advice when required to undertake the role. The Clerk is provided with adequate direction and safety equipment needed to undertake the role. Membership of the Staffordshire Parish Council Association.	Existing procedure adequate. Monitor working conditions, training and support. Need to consider the position of the caretaker if ill long term.
45	Members interests	Conflict of interests Register of member's interests. Failure to operate in fairness and accountability. In breach of required standards of public life.	M	Councillors have a duty to declare any interests at the start of the meeting. Register of Members Interest forms to be reviewed annually by Councillors, or when their circumstances change whichever is the sooner.  Code of Conduct Scheme has been introduced which all councillors are signatories to.	Existing procedure adequate. Members take responsibility to update the register (if needed) every six months through clerk and this action is minuted.
46	Meeting Location	Adequacy Health & Safety	L	Parish Council meetings are held at The Parish Hall which is considered adequate for the Clerk, Councillors and members of the public who attend for Health & Safety and comfort aspects.	Existing location adequate

47	Council Liability. Lone Working	Safety and security for lone workers/attacks on personnel. Poor office conditions and equipment.	L	Effective security system in operation. Door into the Parish Hall Office has a deadlock and is always locked when not in use. Visits to the Clerk are by appointment and in the presence of a Councillor, when necessary. The whole building and surrounding grounds are covered by 16 CCTV camera images. The windows all have metal locking shutters. The weekly term time drop-in sessions are always staffed by at least two councillors.	Existing procedure adequate.
48	Contractors	Financial regulations align with current legislation. Work awarded incorrectly. Overspend on services. Unauthorised spend. Procurement process fails. Failure to meet budget. Inappropriate Use of public money. Loss from 3rd party damage on assets.	L	Council acts legally. Estimates quotations obtained where possible in accordance with Financial Regulations, Council to deliver best value (more than one quotation for any substantial work to be undertaken.) Formally minute to commit to expenditure. For major work competitive tenders would be sought. If problems encountered with a contract the RFO would investigate the situation and report to the Council. To ensure the contractors are insured. To ensure contracts are not taken on for services with no supporting funds making correct financial decisions. To ensure the council reserves are not depleted below recommended level. Internal Audit by the Finance, Asset & Risk Committee supported by the RFO.	Existing procedure adequate.
<b>PEOPLE (PARISHIONERS, COUNCILLORS, CONTRACTORS AND STAFF)</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
49	Councillors /Chair Allowance	Fraud. Over Payment.	L	No allowances are allocated to Parish Councillors, except for the Chair, who has only a nominal allowance, which he has never used.	Existing procedure adequate.
50	Employment of Staff – Employers Liability	Failure to comply with Employment Law	L	All employees have contracts of employment. Membership of local and national associations maintained. Job description clearly defined. Regular staff appraisals undertaken, and training encouraged.	Existing procedure adequate.
51	Employees	Shield Vulnerable Workers increased risk from illness. Health & safety risk Contingency Planning for long term sick.	M	Contract of employment in place and approved by council. <i>Contingency plans are being discussed and scheduled in case of long-term sickness.</i> HR advice available through SPCA policies in place as required by statute. Requirements of insurance adhered to with regards to fraud. All employees to be provided adequate direction and safety equipment needed to undertake their roles. To include Chair adjustments, Screen Adjustments and prolonged use of screen. Fire Alarm fitted on premises. Fire Drills carried out at monthly intervals and all persons using the Hall are fully aware of all fire exits. Parish Hall implements regular fire alarm checks whilst the evacuation procedures are the agreed responsibility of the hirers.	Existing procedures adequate. Monitor health and safety requirements and insurance annually. Clear indication of Fire Exits and assembly by Parish Hall Management Working Group.
52	Salaries	Salary paid incorrectly and without appropriate deductions. Staff over or underpaid. Unpaid tax / NI to Inland Revenue. Unauthorised payments.	L	Employees are contracted by the Council Chair/Staff WG and have a Job Description and Hours of employment. The Clerk and RFO are on standard hours so don't need to produce a timesheet. <i>The Caretaker completes a timesheet at the end of each month showing standard hours and any authorised overtime by the Full Council which is submitted to the RFO.</i>	Existing appointment and payment system is adequate

		Fraud. Failure to comply with legislation. Financial Penalties		The RFO checks with the Chair of the Staff WG that any overtime has been pre-authorised. This timesheet is checked by the Council Chair and is authorised. Timesheets are sent to Helen at Bradleys Ltd. These are entered into scribe and payment transaction sheets prepared for scrutiny at the FAR meeting and Signed off by Full Council. Once signed off the salary bacs payments are made by two of the FAR committee Bank signatories. The PAYE and Pension payments made by Bacs transfer by the RFO.	
53	Email Address	Incorrect data Use of Gmail addresses for Parish Hall, RF Clerk and Councillors	L	External website company employed to update site.	Council to continue to monitor cost of .gov.uk email addresses. Risk is that Gmail address cannot be closed by Council after the Councillor has left the Council. To mitigate this risk, the Clerk will ask the retiring Councillor to delete their email address.
<b>RETAIL</b>					
	<b>Subject</b>	<b>Risk(s) identified</b>	<b>Impact</b>	<b>Management/Control of Risk</b>	<b>Review/Assess/Revise</b>
54	Cafe	<ol style="list-style-type: none"> <li>1. Wet surfaces</li> <li>2. Slipping/falling</li>   <li>3. Scalding</li>   <li>4. Theft</li>   <li>5. Damage in toilets / hall</li>   <li>6. Dogs mess</li> </ol>	<p>M</p> <p>L</p> <p>L</p> <p>M</p> <p>L</p>	<p>Regularly inspect flooring to prevent hazards such as obstructions or wet floors. Keep the floors and tables as dry as possible. Ensure that appropriate signage is in place to warn customers of potential slip or trip hazards. Put out Wet Floor sign if needed. Provide non-slip mats in high-risk areas such as near sinks or serving counters. Ensure all Children and dogs supervised and dogs kept on short lead. Ensure obstacles on floor are not obstructing steps or walkways.</p> <p>Signs warning of hot water. Electrical items, ie urns kettles not touched with wet hands. Children and Dogs to be kept away from hatch at all times. Take care around drinks to prevent spillages. Ensure tables are stable and large enough to accommodate a group sitting at it. Adults only in kitchen. Be aware that some items remain hot after use. All sockets to be turned off when not in use. Maximum of 4 persons in kitchen.</p> <p>Ensure bags are not left unattended. Staff to ask everyone to lock personal belongings in Parish Office and do not agree or take responsibility of other people's belongings. Money to be kept in the till during opening hours and placed in the safe and locked away in the office at the end. To follow security measures after closing. Stock to be locked away after serving.</p> <p>Check regularly.</p> <p>Clean immediately made aware of and put wet floor sign out.</p>	<p>Check regularly. Existing procedure adequate.</p> <p>Signage in kitchen. All staff receive training and instructions. Existing procedure adequate.</p> <p>Existing procedure adequate.</p> <p>Staff take responsibility of regularly checking the toilet areas. Existing procedure adequate.</p> <p>Existing procedure adequate.</p>



	<p>7. Hygiene handling At present both a Food hygiene poster and an allergies poster do not have to be displayed.</p> <p>8. Sell by dates</p> <p>9. Allergy contents selling At present both a Food hygiene poster and an allergies poster do not have to be displayed.</p> <p>10. Non packaged food sales</p> <p>11. Lifting injury Users may suffer strains, back pain etc. if they attempt to lift and carry equipment that is too heavy or awkward to handle.</p> <p>12. Fire alarm procedure</p> <p>13. Breakages</p> <p>14. PAT Testing</p> <p>15. Water Testing</p> <p>16. Water Heater Restrictor</p> <p>17. Manual Handling training</p>	<p>L</p> <p>L</p> <p>L</p> <p>L</p> <p>L/M</p> <p>L</p> <p>L</p> <p>L</p> <p>L</p> <p>L</p> <p>L</p>	<p>Only staff to have access to the kitchen/food. All have access to toilets and hand washing facilities. Frequent hand washing. Implement and follow proper food handling and storage procedures to prevent foodborne illnesses. Regularly clean and sanitise food preparation areas and equipment. Ensure that all staff members receive proper food safety training. The staffing rota will ensure that at least <i>one person in the kitchen has a Level 2 hygiene certificate at all times.</i></p> <p>Check all sale-buy dates on packaging prior to selling.</p> <p>Always ask prior to sales. Clearly label all food items with potential allergens to prevent accidental exposure. Train staff members on how to handle and prevent cross-contamination of allergens. Have a protocol in place for handling customers with severe allergies.</p> <p>NOT APPLICABLE.</p> <p>When moving tables always assess the load and the route to be taken. Large or heavy items may need 2 people to lift safely. Only carry what you are comfortable with. Consider sharing or reducing the load.</p> <p>Fire notice in place in hall. Escape routes kept clear. Green with white pictograms signage showing fire exits. Fire extinguishers in situ and visually checked. Assemble on assembly point. Non-smoking site. Install and maintain fire extinguishers in accessible locations throughout the cafe. Staff members are given training to ensure they are familiar with evacuation procedures. Keep flammable materials stored safely and away from heat sources.</p> <p>Regular checks to clear breakages and debris from the floor and tables.</p> <p>All electricals are tested regularly. (Latest test July 2024)</p> <p>Completed annually.</p> <p>Already installed in the Parish Hall system.</p>	<p>Only authorised persons in kitchen. Existing procedure adequate.</p> <p><i>A Food Safety Management System is presently being finalised and documented.</i></p> <p>Existing procedure adequate.</p> <p>Only authorised persons in kitchen. Existing procedure adequate.</p> <p>To be reviewed if decision to sell non-packaged food is to be sold in the future. Existing procedure adequate.</p> <p>Staff take personal responsibility for their decision. Existing procedure adequate.</p> <p>Existing procedure adequate.</p> <p>Assess cause and review reasons. Revise practice if necessary. Advise council of damages. Existing procedure adequate.</p> <p>Existing procedure adequate.</p> <p>Existing procedure adequate.</p> <p>Existing procedure adequate.</p> <p>Existing procedure adequate.</p>
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		The lead informed the council that this was not necessary.			
		18. Clearing floors/tables	L	Clean immediately when made aware of and put wet floor sign out. Clear up spillages immediately. No trailing electrical leads. Café helpers (staff) to assist people moving about the room with hot drinks if there are temporary obstacles (handbags, dogs etc.) Request that dogs are kept on a short lead. Café helpers (staff) to be aware of number of dogs or pushchairs in the room and take action if necessary. Visually check locations before event starts	Existing procedure adequate.
		19. Opening up / closing down	L	Floor Space clear. Hall cleaned and tidied at end.	Existing procedure adequate.
		20. Security of the Hall at close Installed security cameras and alarms to deter theft and vandalism. All windows have external locking metal shutters.	L	Ensure that all entrances and exits are properly secured when the cafe is closed. Train staff members on how to handle unruly customers or potential security threats.	Existing procedure adequate.
		21. Illness / absent staff Minimum of 2 staff needed to open (one must have FH certificate)	L	Review guidelines on minimum staffing and their qualifications applicable prior to opening on each day. Keep all areas ventilated. Promote hand washing.	Existing procedure adequate.
		22. Step hazard into meeting room	L	Meeting room door to remain shut. Only entry is via the main door.	Existing procedure adequate.
		23. Uneven tarmac pathway to hatch	L	Area painted as precautionary warning, report if needed to reapply.	Existing procedure adequate.
		24. Residual Risk	L	All users to be made aware NO access to kitchen	Existing procedure adequate.
		25. First Aid Minor injuries not treated, possible passing on infection.	L	First Aid kit available in the kitchen including blue plasters for food handling.	Existing procedure adequate.

PR Whibley  
Clerk BRPC  
V8 SEPTEMBER 2024